A Little-Known Financial Lifesaver





A decade ago, when I was 27, I was hit by a drunk driver while I was walking across an intersection. I was so badly injured—fractured skull, separated shoulder, shattered legs—that doctors weren't sure I'd live.

How was your life different?

The accident changed my whole outlook on life. I was in critical care for months and then spent another year and a half learning how to walk, talk and function all over again. I was at the start of my career, which looked so promising, and suddenly I was unable to work.

How did disability insurance help?

It's been a financial lifesaver. It replaced a significant portion of my income when I couldn't work at all. And with my traumatic brain injury, I'm still not able to work full-time. So, it supplements my income, allowing me to live a full life. My fiancée and I just bought a house, and I'm able to give my son the childhood he deserves.

Mike Sizemore with his fiancée, Kristen

What's your advice to others?

Don't think that it can't happen to you. It comes down to the simple fact that if you work and rely on your income, you need disability insurance.